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DCI DEPARTMENT OVERVIEW

The Department of Commerce and Insurance (DCI) is led by a director who is appointed by the Governor and who oversees the department and the following nine divisions:

Administration Division: Provides general operational support within DCI including preparation of DCI’s annual budget, fiscal management of state insurance funds and federal grants, oversight of human resources and information technology coordination. Licenses insurance producers (agents and agencies) operating within Missouri as well as licenses and registers various other insurance-related entities. Oversees the CLAIM program, which provides free counseling for Missouri Medicare recipients and their caregivers.

Insurance Consumer Affairs Division: Acts as a liaison between the consumer and the insurance industry by receiving complaints against insurance companies, insurance producers (agents) and other licensees. Investigates complaints to ensure consumers are being treated fairly under the law. Conducts education and outreach to Missouri consumers about insurance topics.

Insurance Company Regulation Division: Monitors Missouri’s insurance market through our oversight of the insurance industry, banks, credit unions, public utilities and various professional licensees operating in the state. DCI is led by a director who is appointed by the Governor and who oversees the department and the following nine divisions:

Division of Credit Unions: Examines and oversees Missouri’s 97 state-chartered credit unions. Responds to consumer complaints concerning credit union services or operations.

Division of Finance: Examines and oversees Missouri’s 241 state-chartered banks, 5 non-deposit trust companies and 4 savings and loan associations to ensure their safety and soundness so consumers’ deposits are safe and the public is confident in Missouri’s financial system. Licenses and regulates consumer credit companies, credit services organizations, money order companies, mortgage broker companies and mortgage loan originators.

Office of the Public Counsel: Represents the public and the interests of utility customers in proceedings before the Public Service Commission (PSC) and in investor-owned electric, natural gas, telephone, water, sewer and steam heat utilities, including safety issues, adequate and quality service, complaints and disputes, connections and disconnections, and billing and collection practices.

Division of Professional Registration: Supports 41 professional licensing boards and commissions in licensing and regulating the activities of Missouri professionals. The boards and commissions process applications, administer examinations and, when warranted, conduct investigations into possible professional misconduct and may take disciplinary action against the practitioner.

Public Service Commission: The Missouri Public Service Commission regulates investor-owned electric, natural gas, steam, water and sewer utilities in Missouri. The Commission also has limited jurisdiction over telecommunications providers in the state. In addition, the Commission regulates the operational safety of the state’s rural electric cooperatives and municipally owned natural gas utilities. The Commission also regulates manufacturers and dealers of manufactured homes and modular units, and enforces initial home or unit installation. The Commission was established in 1913. There are five commissioners on the PSC. They are appointed by the governor with advice and consent of the Missouri Senate.
Division Structure

Consumer Services Section

The Consumer Services Section mediates complaints filed by consumers against insurance companies. Actions by the section can result in insurers paying higher claim amounts to policyholders, reversing denials of coverage or other steps consistent with state law or specific insurance policies.

Missouri law also provides for an external review of a medical claim when a consumer and their insurance company still disagree on coverage of a treatment or medical service under their health plan. External review is an additional level of review or appeal that a consumer can utilize to resolve disputes between the consumer and their insurance company over treatment. This section also investigates unlicensed activity and reviews agent license applications.

Investigations Section

The Investigations Section handles complaints against insurance agents and agencies, bail bond agents, motor vehicle extended service contract sellers, and public adjusters.

To discipline an agent, the department, in most cases, must file a complaint with the Administrative Hearing Commission (a neutral, independent administrative tribunal), which determines whether there is cause for discipline. When cause is found, the department may suspend or revoke licenses, put a licensee on probation, order fines or order continuing education.

This section also investigates unlicensed activity and reviews agent license applications.

Insurance Consumer Hotline

800-726-7390

Consumers with questions can call the Insurance Consumer Hotline or visit: insurance.mo.gov/consumers

Division Overview

2018 & 2019

Director Carrie Couch

301 W. High Street

Room 530

Jefferson City, MO 65101

Main 573-751-4126

Hotline 800.726.7390

insurance.mo.gov

customeraffairs@insurance.mo.gov

Insurance

DIVISION OVERVIEW 2018 & 2019

CONSUMER COMPLAINTS AND ENFORCEMENT ACTIONS

COMPLAINTS

1. Accident & Health
   23%

2. Agent Investigations
   23%

3. Auto
   18%

4. Homeowners
   18%

CONSUMER.RECOVERIES

Total Files 2,465 2,338

Percent Closed within 60 days 66% 81%

Total # 93 158

# Overturned 19 40

Percent of Overturned IROs 20% 25%

1. Demonstrated lack of fitness or trustworthiness
2. Agent Investigations
3. Misattribution on Application
4. Failure to Timely File
5. Criminal Record/History

AGENT DISCIPLINARY ACTIONS

Enforcement Actions

Penalties Assessed

YTD 2019 YTD 2018 YTD 2019 YTD 2018

188 110 $43,900 $31,050

YTD 2019 YTD 2018

$11 million $13 million

CONSUMER SERVICES FILES CLOSED WITHIN 60 DAYS

Total Files 2,465 2,338

Percent Closed within 60 days 66% 81%

AGENT INVESTIGATIONS FILES CLOSED WITHIN 120 DAYS

Total Files 755 878

Percent Closed within 120 days 72% 88%

EXTERNAL REVIEW FILES*

Total # 93 158

# Overturned 19 40

Percent of Overturned IROs 20% 25%

*Section 376.1387, RSMo grants the director the authority to resolve any grievance related to an adverse determination as to covered services appealed by an enrollee. The department suggests consumers utilize all appeals and grievance options available through their health insurance carrier prior to requesting an external review. If the consumer and the insurance company continue to disagree on coverage of a treatment or medical service under their health plan, the director facilitates the external review. The term overturned refers to the adverse determination being overturned and an order issued by the director ordering the insurer to pay for the previously denied treatment.
Division Overview

Insurance

Division of Company Regulation

Division Structure

Admissions Section
This section issues licenses, called certificates of authority, to insurance companies doing business in Missouri. A license is issued after a review of a company’s application it is determined that they meet the financial and operational experience requirements for the type of business they intend to write.

Captive Section
This section licenses and regulates captive insurers that operate in Missouri. Captives are a formalized form of self-insurance that provides risk management benefits for their owners, who is also the insured. Besides the benefits provided to their owners, captives pay captive premium tax to the state.

Financial Analysis Section
This section provides ongoing monitoring of the solvency and legal compliance of all insurance companies doing business in Missouri.

Insurance Regulatory Section
This section determines the premium taxes due by insurance companies writing policies in Missouri. The tax rate is two percent of premium written in Missouri. This section also determines surplus lines taxes due to the state for nonadmitted policies placed through brokers with surplus lines insurers or directly procured by insureds. The tax rate is five percent of premium for Missouri home state policies.

This section also enforces laws governing licensing and registration of nearly 1,000 regulated entities. This includes the registration and ongoing monitoring of surplus lines insurers and risk retention groups as well as non-insurance companies that provide insurance related products or services. Examples are third party administrators, managing general agents, discount medical plans and reinsurance intermediaries.

Financial Examination Section
This section performs periodic examinations of insurance companies that are headquartered or incorporated in Missouri to determine if there are current or prospective risks that could threaten their ability to meet their policyholder obligations.

Director
John Rehagen

301 W. High Street,
Room 530
Jefferson City, MO 65101

Main
573-751-4126

insurance.mo.gov

Comparison of Market Strength Indicators to Prior Year to Date

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td>Premium Written</td>
<td>$371.2 million</td>
<td>$357.9 million</td>
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Captive Premium Tax Collected

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<thead>
<tr>
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<th>2019</th>
<th>2018</th>
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<tbody>
<tr>
<td>$1.8 million</td>
<td>$1.5 million</td>
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Surplus Lines Tax Collected

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
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</thead>
<tbody>
<tr>
<td>$34.5 million</td>
<td>$36.3 million</td>
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</table>

Premium Tax Collected

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>$334.9 million</td>
<td>$319.7 million</td>
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</table>

Measure of Regulatory Filing Activity Compared to PYTD

<table>
<thead>
<tr>
<th></th>
<th>2019</th>
<th>2018</th>
</tr>
</thead>
<tbody>
<tr>
<td>Company changes</td>
<td>530</td>
<td>472</td>
</tr>
<tr>
<td>Form A filings (Insurer acquisitions)</td>
<td>19</td>
<td>13</td>
</tr>
<tr>
<td>Form D filings (Transactions with parent, sister companies)</td>
<td>254</td>
<td>203</td>
</tr>
<tr>
<td>Other filings</td>
<td>184</td>
<td>212</td>
</tr>
</tbody>
</table>
Market Conduct Section
Unlike the Division of Consumer Affairs, which handles individual complaints, the Market Conduct Section delves deep into the operations of insurance companies suspected of violating Missouri laws. Violations found during exams and investigations may result in restitution to policyholders, fines or both. Fines and penalties assessed by Market Conduct go to the Missouri State School Fund.

Life and Health Section
This section pre-approves all life and health insurance policy forms sold to Missourians. This prior approval requirement extends to group and individual health policies, annuities, prepaid dental plans, HMOs and others. Medigap rates must be approved by the section. In 2018, authority was granted to the Life and Health Section to begin reviewing health insurance rates.

Statistics Section
The Statistics Section collects information, maintains databases and publishes reports on the insurance markets in Missouri. With this information, the department aims to facilitate the flow of insurance market information for consumers, insurance companies and departmental staff and to monitor the availability and affordability of insurance coverage in Missouri.
**DIVISION OVERVIEW**

**ADMINISTRATION**

**Division Structure**

**Budget and Regulatory Services Section**

The section is responsible for the development and coordination of the department’s annual operating budget and regulates and licenses insurance producers (agents and agencies) doing business in Missouri. This section is also responsible for the licensure and registration of public adjusters, bail bond agents, surety recovery agents, surplus lines producers, motor vehicle extended service contract producers and providers, service contract providers, vehicle protection product warrantors, portable electronics providers, life care providers, purchasing groups, advisory organizations, rating organizations, utilization review agents and navigators.

**Human Resources Section**

This section administers employee pay and benefits, develops and implements employee policies and procedures, and recruits and trains employees.

**General Services Unit**

This unit is responsible for mailroom, fleet management, reception and record retention/archiving.

**Accounting and Fiscal Management**

The section is responsible for the fiscal management of state insurance funds and federal grants, including accounts payable, accounts receivable, contracts and procurement, as well as overseeing the certification of premium taxes due to the state.

**CLAIM Program**

The Administration Division oversees the CLAIM Program, which provides free counseling for Missouri consumers with Medicare and their caregivers. CLAIM is funded by DCI and the Administration for Community Living. Consumers can contact CLAIM by phone or online:

**800-390-3330**  
missouriclaim.org

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**LICENSEES**

<table>
<thead>
<tr>
<th>Type</th>
<th>2018</th>
<th>2019</th>
</tr>
</thead>
<tbody>
<tr>
<td>Insurance agents</td>
<td>168,318</td>
<td>170,915</td>
</tr>
<tr>
<td>Bail bond agents</td>
<td>14,614</td>
<td>14,995</td>
</tr>
<tr>
<td>Service contract providers</td>
<td>244</td>
<td>158</td>
</tr>
<tr>
<td>Life care providers</td>
<td>10</td>
<td>10</td>
</tr>
<tr>
<td>Limited Lines Self-Service Storage Insurance Providers</td>
<td>81</td>
<td>85</td>
</tr>
<tr>
<td>Organizational credit business entity producer</td>
<td>287</td>
<td>296</td>
</tr>
<tr>
<td>Utilization review agents</td>
<td>10</td>
<td>112</td>
</tr>
</tbody>
</table>

**LICENSEES BY TYPE**

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</table>

**LICENSEES BY TYPE (SNAPSHOT OF REGULATORY RESPONSIBILITIES)**

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The Missouri Division of Finance regulates state-chartered banks, trust companies, consumer credit facilities, non-bank mortgage companies and loan originators. Primary objectives include ensuring the safety and soundness of those institutions and the monitoring of compliance with laws and regulations, thereby safeguarding the funds of depositors and maintaining public confidence in Missouri’s financial system.

**Division Structure**

**Banks and Trust Section**

This section regulates and examines state-chartered banks and trust companies for solvency to protect depositors. Examinations determine the financial condition, operating risks, and adherence to state and federal banking laws and regulations for each institution.

Banks can choose either a federal or a state charter, and about 95 percent of banks in Missouri are state chartered. Customer deposits are insured by the Federal Deposit Insurance Corp. (FDIC). The section also regulates five state-chartered savings and loan associations. Federally chartered banks and Savings Institutions are regulated by the Office of the Comptroller of the Currency.

**Consumer Credit Section**

This section enforces state and federal laws governing consumer transactions, including Truth-in-Lending and anti-discrimination laws. It also handles consumer complaints and inquiries.

Companies licensed and examined by this section include payday lenders, title lenders, consumer installment lenders, small loan companies, debt adjusters and companies that issue money orders, traveler’s checks or transmit funds electronically.

**Mortgage Licensing Section**

This section regulates non-bank mortgage companies and mortgage loan originators through licensing and on-site exams. Mortgage companies include brokers, lenders, and servicers and a mortgage loan originator is an individual employed by a mortgage company who offers and negotiates mortgage loans on behalf of their employing company. Bank and credit union employees are exempt from licensing. The section investigates license applicants for criminal history, general fitness, experience and financial responsibility (including credit history). Examinations of licensed companies are conducted to determine their adherence with a multitude of state and federal compliance laws.

The Missouri Division of Finance regulates state-chartered banks, trust companies, consumer credit facilities, non-bank mortgage companies and loan originators. Primary objectives include ensuring the safety and soundness of those institutions and the monitoring of compliance with laws and regulations, thereby safeguarding the funds of depositors and maintaining public confidence in Missouri’s financial system.

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The Division of Credit Unions is the regulatory agency responsible for the examination, supervision, chartering, merger and liquidation of all state-chartered credit unions. The division also responds to consumer requests or complaints in regard to credit union services or operations. The entire cost of the agency is reimbursed to the state through fees and assessments paid by the credit unions.

The division is an accredited agency through the National Association of State Credit Union Supervisors. All deposits are insured up to $250,000 by the National Credit Union Share Insurance Fund, operated by the National Credit Union Administration, an agency of the federal government.

**Division Structure**

Protecting Missouri depositors

This division regulates and examines state-chartered credit unions for solvency to protect depositors. The division also responds to consumer inquiries and complaints about credit unions.

Credit unions can choose to be state or federally chartered. Federally chartered credit unions are regulated by the National Credit Union Administration. Customer deposits are insured by the National Credit Union Share Insurance Fund, similar to the FDIC.

The division proactively performs off-site monitoring on an ongoing basis to help identify increasing risk. Credit unions facing financial, operational or compliance problems receive increased attention, which may come in the form of enforcement actions.
Licensing and discipline are handled by 40 boards housed within the division. Boards review applications, issue licenses, and investigate and discipline licensed professionals and businesses. The division’s 239 board members are appointed by the governor with the consent of the state senate for terms established by statutes governing each board. The division receives no general revenue and is fully funded by the fees paid by licensees.

Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.

Disciplinary procedures
To discipline a licensee, boards in most cases must file a complaint with the Administrative Hearing Commission (part of the Office of Administration), which determines whether there is cause for discipline. When cause is found, boards can suspend or revoke licenses, censor or reprimand a licensee or put them on probation.

Through education and discipline, the professional licensing boards emphasize compliance with the laws and regulations of each profession. As a result, licensees better understand the regulations governing their professions, provide improved service for Missourians and generate fewer consumer complaints.
The PSC is the state government agency charged with ensuring that you receive safe, adequate, and reliable utility services at reasonable rates. The Commission must balance the interests of the public – ratepayers – as well as company shareholders. In proceedings before the Commission, rates are set to give the utility company an opportunity, but not a guarantee, to earn a reasonable return on its investment after recovering its prudently incurred expenses.

Division Structure

Administration
The Administration Division is responsible for managing the Commission’s human, fiscal and technical resources. The division has agency wide responsibilities with departments that are responsible for the annual budget, fiscal services and procurement, human resources and payroll. The human resources office includes a position dedicated to training, education and recruiting diverse and qualified job applicants.

Financial and Business Analysis
The Financial and Business Analysis Division consists of four departments: Auditing, Financial Analysis, Customer Experience and Procurement Analysis. This division provides expertise to the Commission in the areas of utility accounting, auditing, engineering, finance, management, natural gas procurement, service quality and customer experience.

Industry Analysis
The Industry Analysis Division consists of seven departments: Energy Resources, Engineering Analysis, Manufactured Housing, Safety Engineering, Tariff/Rate Design, Telecommunications, and Water and Sewer. These departments support the Commission in meeting its statutory responsibilities by providing technical expertise in safety; utility rates, tariffs, rules and regulations; economic analysis; engineering oversight and investigations; and construction inspections. These departments accomplish their mission by making recommendations to the Commission in the form of expert testimony, formal recommendations and presentations.

Staff Counsel
The Staff Counsel Division represents the PSC Staff in all matters related to the regulation of Missouri investor-owned natural gas, electric, water, sewer, steam and telecommunications utilities as well as manufactured housing. Its primary duties include assisting and advising the PSC Staff in the preparation and filing of evidence in legal proceedings, and preparing and presenting legal arguments in appearances before the Commission.

General Counsel
The General Counsel is authorized by statute to represent the Commission in all actions and proceedings, whether arising under the Public Service Commission Law or otherwise. Attorneys in the General Counsel’s Office appear in state and federal trial and appellate courts on behalf of the Commission. When authorized by the Commission, the General Counsel seeks civil penalties from persons or companies that have violated the Public Service Commission Law or the Commission’s regulations or orders. The External Litigation Department manages and processes these cases. The General Counsel also provides legal advice to the Commission and each Commissioner as requested. The Regulatory Analysis Department, within the General Counsel’s Division, represents the Commission’s interests in various forums related to federal energy issues, including providing assistance in cases before the Federal Energy Regulatory Commission, and also provides analysis on policy and other issues facing the Commission.

Secretary of the Commission
The Secretary of the Commission is statutorily responsible for the records of the Commission and, acting through the Data Center, manages, maintains and preserves the official case files, tariffs and other official documents of the Commission. The Secretary, again acting through the Data Center, receives all incoming pleadings and issues all Commission orders.

The Chief Regulatory Law Judge oversees the operations of the Adjudication Department.

The Commissioners

Ryan A. Silvey
Chairman
William P. Kenney
Commissioner
Scott T. Rupp
Commissioner
Maida J. Coleman
Commissioner
Jason R. Holsman
Commissioner
For millions of Missouri homes and businesses, investor-owned utility companies operating as state-sanctioned monopolies are the sole provider of essential electric, natural gas, water, wastewater, and/or steam heat services. The Missouri Office of the Public Counsel (OPC) was established in 1975 to represent and protect the interests of the public receiving such services.

The OPC is not itself responsible for determining what public utility companies may charge their customers for utility services, or determining any other aspect of utility service. Those decisions are made by the Missouri Public Service Commission (PSC), a separate state agency.

Instead, the OPC possess the authority and duty to appear before the PSC and "represent and protect the interests of the public in any proceeding before or appeal from" the PSC. (Mo. Rev. Stat. § 386.710). The OPC employs a small team of attorneys and technical experts, who make recommendations and arguments to the PSC on behalf of Missouri’s citizens and businesses. Most cases before the PSC involve issues that are not contested or are resolved through settlement. However, where contested issues do not settle, the OPC litigates cases with expert evidence and argument on behalf of the public. By doing so, the OPC is able to give a voice to “captive” utility customers who have little choice but to continue receiving a utility’s services regardless of the rates charged or quality of service provided.

If at the conclusion of a case the OPC believes the PSC’s resolution of an issue would result in an outcome that is unreasonable and/or unlawful, the OPC may appeal the PSC’s decision to Missouri’s Court of Appeals.

Since the OPC represents the public generally, the OPC does not provide specific legal representation of individuals with complaints before the PSC. However, the OPC tries to help customers with complaints or concerns by contacting the utility or directing them to the appropriate PSC department or government agency.

While the OPC’s foremost responsibility is to act as the public’s utility customer advocate, Missouri statutes also place the Missouri Office of the Property Rights Ombudsman within the OPC. (Mo. Rev. Stat. § 523.277). The Property Rights Ombudsman provides guidance to Missouri property owners facing eminent domain issues (though it does not supply any formal legal representation).
From leading conversations with industry and government to help find creative resolutions to insurance issues, to creating programs to create career pathways or provide protections for consumers, the Missouri Department of Insurance, Financial Institutions and Professional Registration logged multiple successes in 2018.

Kicking off the year in January, the Missouri Senate confirmed Lee R. Keith as the Commissioner of Finance. Mr. Keith’s nearly forty years of experience in the banking industry prepared him for this leadership role in state government.

Director Chlora-Lindley Myers worked with both health insurers and government officials to gather information and provide insight that helped DIFP work toward solutions to insurance issues. She traveled to Washington, DC to meet with the Missouri Congressional Delegation and hosted a Health Insurer Roundtable as part of this ongoing work.

Missourians received direct benefit from the efforts DIFP took on their behalf. The Department returned over $16 million to Missouri consumers through assistance provided by the Insurance Consumer Affairs Division and Market Conduct Section. Further help was provided to consumers through tools such as the Insurance Life Insurance Policy Locator which tracked over $10 million for Missourians in its second year of use.

DIFP actively worked to prepare Missouri consumers for potential disasters by providing information to help them get ready for severe weather. And, when disaster struck, the Department was on-site to help Missourians recover by offering insurance information and assistance through their participation in Multi-Agency Resource Centers.

Through the Missouri Board of Pharmacy’s “RX Cares for Missouri Initiative” and the Missouri Dental Board’s creation of a dental opioid prescription rule, DIFP continued to take a strong role in the ongoing effort to educate healthcare professionals and consumers about medication safety and overall improvement of their health.

The Department was involved in various initiatives which focused on expanding the healthcare workforce and providing better pathways to assist military personnel in obtaining credit and licensure for their education, training and service.

The Missouri State Board of Nursing hosted its first Military Connect meeting to brainstorm with military leadership regarding ways to position Missouri as a leader in improving the lives of military families by providing a pathway to higher education and nurse licensure. To further assist military families, the Missouri Dental Board approved a proposal to streamline the licensing process for spouses of active duty military who have been or are to be stationed in Missouri.

Both the Board of Nursing through its Missouri Nursing Workforce Report and the Missouri Board of Registration for the Healing Arts, through its collaborative efforts with the University of Missouri School of Medicine, worked to expand the data available regarding licensed healthcare professionals in an effort to help explore ways to address the shortage of healthcare professionals in the state.
2019 LEADERSHIP TEAM

Chlora Lindley- Myers  
Department Director

Christie Kincannon  
Deputy Director & General Counsel

Rich Lamb  
Legislative Director

Carrie Couch  
Insurance Consumer Affairs Director

Angela Nelson  
Insurance Market Regulation Director

John Rehagen  
Insurance Company Regulation Director

Grady Martin  
Administration Director

Lori Croy  
Communications Director

Lee R. Keith  
Finance Commissioner 2018 - Aug. 2019

Robert Barret  
Finance Commissioner  Nov. 2019 - Present

Ken Bonnot  
Credit Unions Director

Sarah Ledgerwood  
Professional Registration Interim Director

Marc Poston  
OPC Public Counsel

Ryan A. Silvey  
PSC Chairman

DCI 2019
2019 was a year of transition and reorganization for the Department. In January, Governor Parson announced during his State of the State Address that he would be reforming and restructuring government responsibilities to pave the way for his statewide priorities. As a part of this restructuring, Governor Parson signed Executive Order 19-02, moving the Public Service Commission and the Office of Public Counsel to the Department of Insurance, Financial Institutions and Professional Registration. The Executive Order also changed the name of the Department to the Missouri Department of Commerce and Insurance.

Director Chlora Lindley-Myers met with PSC and OPC leaders and staff on January 23rd to welcome them to our department. In her remarks, she emphasized that "we share a common mission – to oversee the industries we’re responsible for to ensure there is a fair and competitive market, and to protect the interests of Missouri consumers."

The Executive Order took effect on August 28th, 2019. The renamed Missouri Department of Commerce and Insurance (DCI) employees were joined by the Governor to celebrate this milestone.

Governor Parson, through Executive Order 19-13, established the Missouri Health Insurance Innovation Task Force. Director Lindley-Myers was appointed to chair the group charged with exploring ways to curb rising healthcare premiums and increase access and competition in health insurance markets for all Missourians. The Task Force convened in August and completed their final report for delivery to the Governor in January of 2020. Members of the Task Force included experts from industry and healthcare, members of the legislature and was supported by staff from DCI.

The state of Missouri suffered massive flooding events in 2019. In May, while in the midst of the floods, tornadoes also struck several areas, including Jefferson City. DCI stepped in to help consumers by participating in resource centers which assisted those affected with their insurance needs. The insured losses following these May tornadoes were predicted to reach at least $139 million.

The Insurance Division also focused attention on the issue of air ambulance balance billing in a report issued in January. The report presented some key findings outlining the significant and negative impact this practice has on Missouri consumers who, in some instances, were billed in amounts in excess of $100,000.

Additionally, DCI issued a report in July showing the New Madrid fault area of the state is on the verge of an earthquake insurance market collapse. This report was widely referenced in the media and was a stepping off point for the department to begin partnering and collaborating with others to further explore this issue.
The Department continued to address ways to streamline the process for professionals entering the workforce. The Missouri State Board of Nursing and members of the U.S. Air Force met to work on processes to transition military service members, veterans and their spouses into the civilian workforce. In November, the Board of Nursing reached a milestone of licensing 100 individuals through the Air Force’s education and training program. In addition, the Board of Nursing approved an “Earn While You Learn to be an RN” program in an ongoing effort to combat the state’s nursing shortage and through a fee rule change, eased the financial burden for those entering the nursing profession.

The Psychology Interjurisdictional Compact (PSYPACT) became operational in April, allowing licensed psychologists to practice across state lines, further streamlining the process for qualified practitioners to work in Missouri.

In September 2019, the Public Service Commission announced changes to the organizational structure of the agency effective October 1, 2019. The Commission continues to evaluate ways to improve the service that it provides citizens in the state and to provide a regulatory process that is fair and responsive to all parties that appear before them. The Commission now oversees five divisions: Administration, Financial and Business Analysis, Industry Analysis, Staff Counsel and General Counsel.

This year, the Office of Public Counsel successfully advocated for the PSC to defer millions in savings from a closed coal plant, which enables the PSC to pass those savings on to consumers.

In January of 2019, Director Lindley-Myers was named Chair of the National Association of Insurance Commissioner’s (NAIC) Market Regulation and Consumer Affairs Committee. In her role as director and member of the NAIC, she also joined more than 40 of her colleagues to highlight important issues for members of Congress. Some of the topics raised were federal reforms to help stabilize health insurance markets, long-term reauthorization of the National Flood Insurance Program (NFIP) and proposals to promote compatibility, accountability, and insurance regulator inclusion in international insurance discussions. Director Lindley-Myers ended 2019 by being elected the Secretary/Treasurer of the NAIC’s Executive Committee and assumed those responsibilities in January 2020.